



SEASONAL SMARTS DIGEST

On the road edition: Summer 2017

Using this digest

This digest uses the previous four years' worth of actual claims data from roads* around the country to highlight some of each season's common dangers and provide suggestions to help drivers so they can reduce their risk.

Unsure of some insurance terms? You may see some common insurance terms used throughout this report. If you're not familiar with these terms, Farmers® has an easy-to-use Glossary of Terms at: farmers.com/glossary.html.

It's heating up

Farmers claims data identified three major trouble spots for drivers nationally over the last **four years** between June and August:



Tire blowouts – 31%¹

◆ 18% of the year's tire blowout claims occur in July alone*



Hail – 23%¹

▲ Summer hail claims in 2016 were 5% higher than the average for the previous three years



Vandalism and Mischief – 16%¹

▼ Summer vandalism and mischief claims in 2016 were 5% lower than the average for the previous three years

This digest is for information purposes only and provides general tips.

Always consult with a licensed insurance professional for insurance coverage information and selection.

* Based on Farmers claims data from 2013 to 2016.

¹ Percentage of these accidents that occur between June and August, based on Farmers claims data from 2013 to 2016.

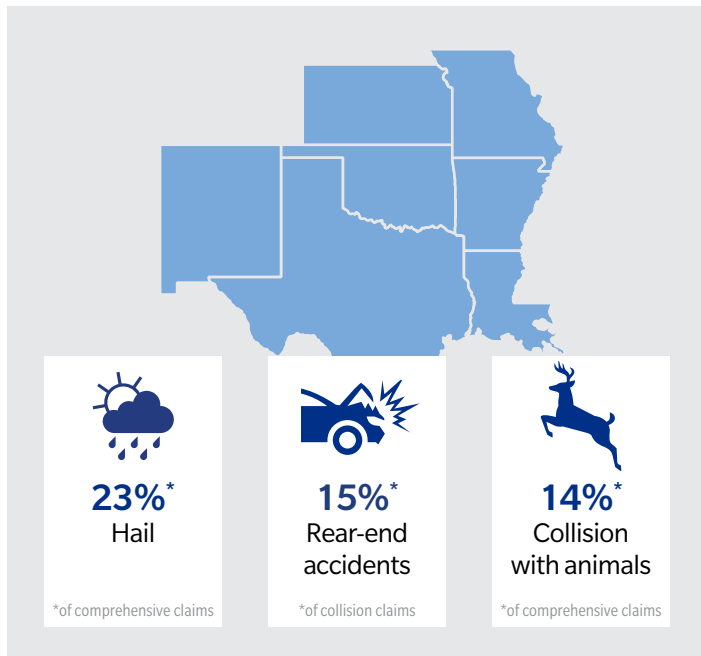
SUMMER'S SEASONAL HAZARDS

While we hope our tips help you keep your home and family safe on the road this summer, we understand drivers in Los Angeles may have a much different experience on the roads than those in Denver or Minneapolis. That's why we dug deep into our historical claims data to highlight the three most common hazards drivers face in eight regions across the country.

The graphics below indicate the type of claims likely to occur in a specific part of the country each summer. For example, 29 percent of all comprehensive claims in the Southwest between June 1 and August 31 resulted from vandalism and mischief.

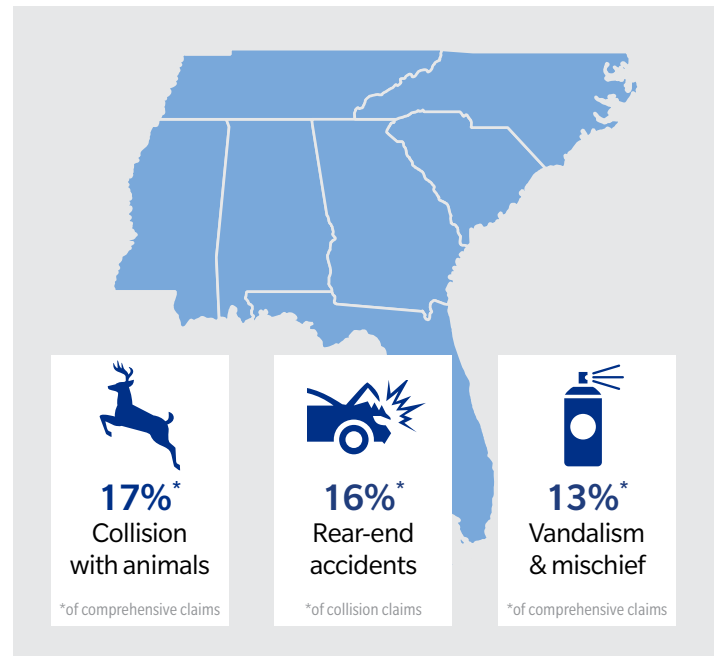
South Central

Texas, Oklahoma, Missouri, Kansas, New Mexico, Arkansas and Louisiana



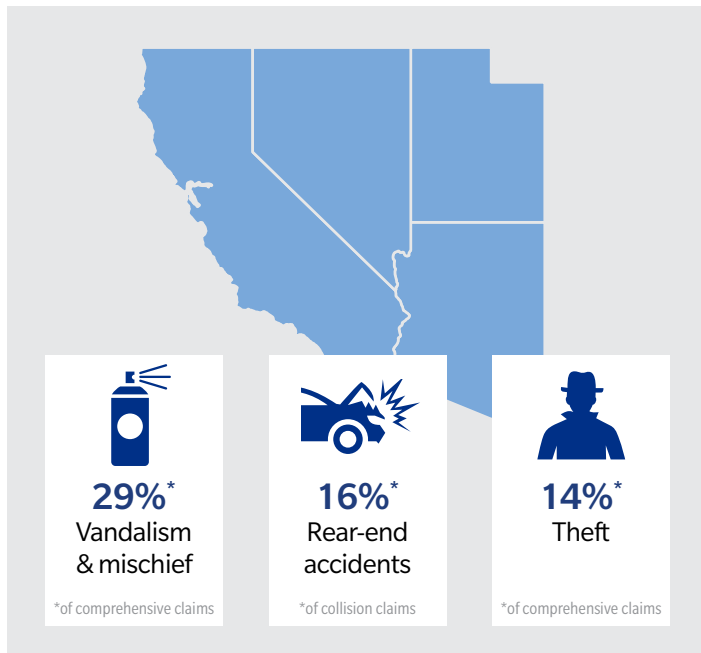
Southeast

Alabama, Florida, Georgia, Mississippi, North and South Carolina and Tennessee



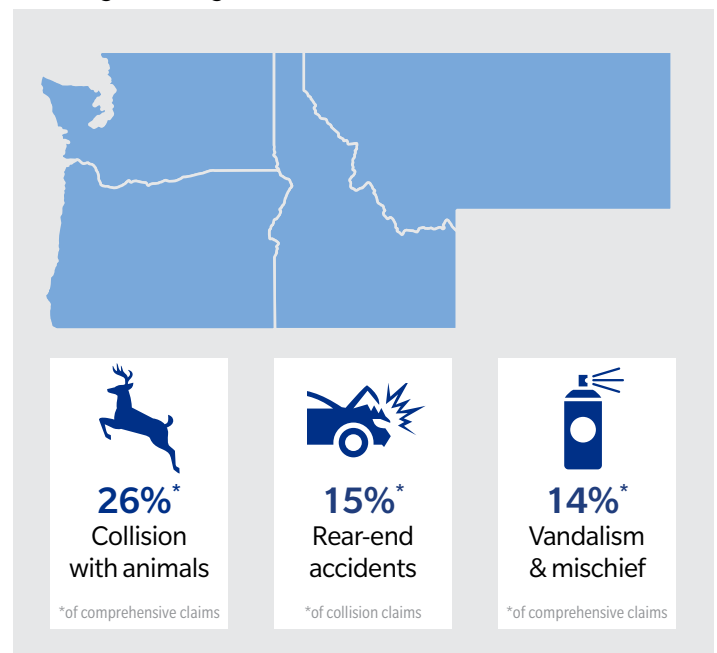
Southwest

California, Arizona, Nevada and Utah



Pacific Northwest

Washington, Oregon, Idaho and Montana

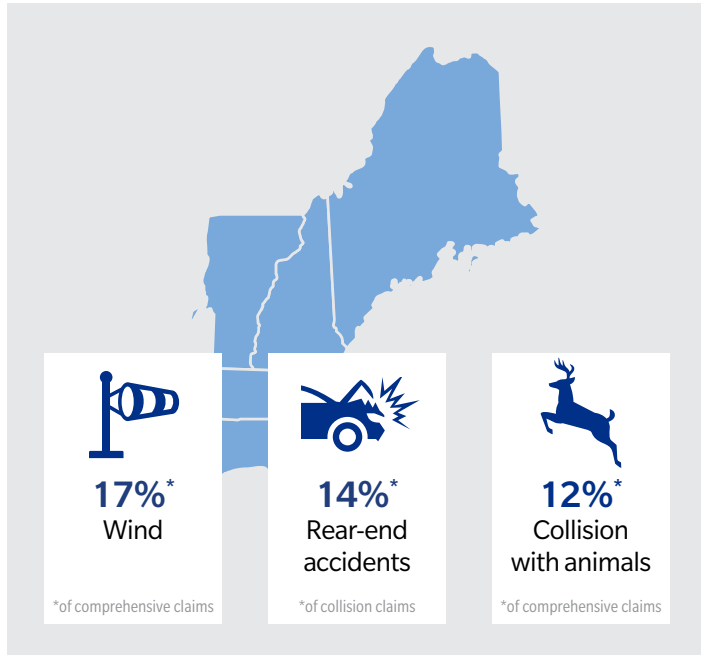


SUMMER'S SEASONAL HAZARDS

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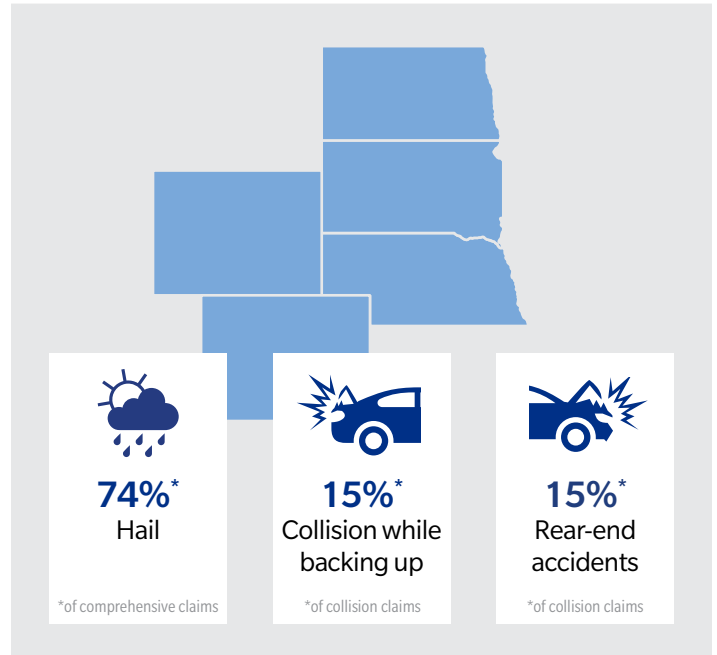
New England

Connecticut, Maine, Vermont, New Hampshire, Massachusetts and Rhode Island



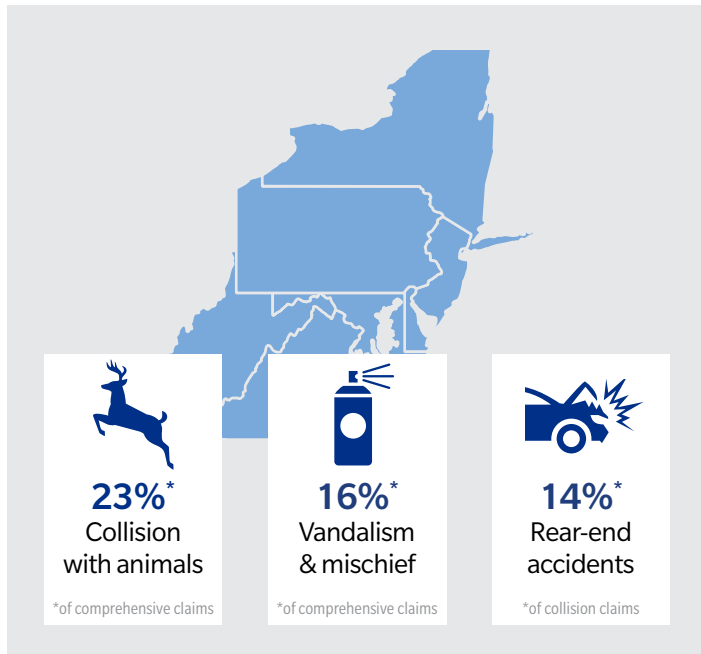
Midwest

Colorado, Nebraska, North and South Dakota and Wyoming



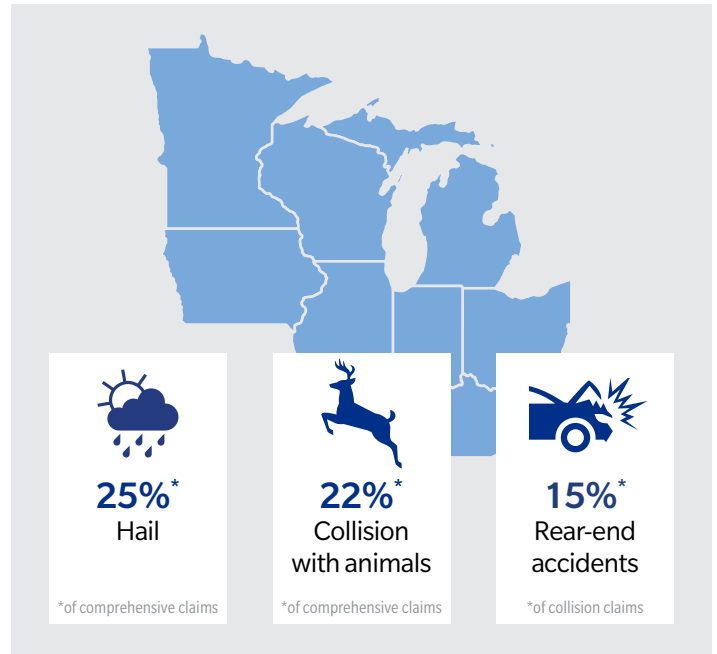
Mid-Atlantic

New York, New Jersey, Pennsylvania, Delaware, Maryland, Washington D.C., Virginia and West Virginia



Greater Great Lakes

Iowa, Illinois, Indiana, Kentucky, Michigan, Minnesota, Ohio and Wisconsin





EXPLORING AMERICA'S GREAT OUTDOORS

One popular destination among travelers each summer is America's national parks system. In fact, Americans took more than 330 million trips to national parks and stayed more than 15 million nights in parks in 2016.² However, entering a national park doesn't automatically negate the potential for unfortunate pitfalls beyond pesky mosquito bites or raccoons snatching your dinner. Below are a few tips from Farmers to help you make the most of your time in the wilderness this summer.³

Before you leave

- Check the weather report leading up to your trip and the day you plan on leaving, as well as through the full duration of your trip.
- Bring plenty of potable water.
- Leave your itinerary with a friend or family member, especially if you're planning a multi-day hiking or backcountry trip.
- Pack a first-aid kit with all the essentials, including antiseptics and bandages for cuts and scrapes, insect and bug repellent, pain relievers and any medications you or your travel companions may need.
- Check your gear before heading out to avoid any surprises. Make sure your tent and rainfly are free of holes or mildew, and that you have all the necessary poles, lines and accessories to pitch your tent. Don't make a trip the first time you use new gear—give any new pieces of equipment a dry run in the backyard or the living room so you can work out any kinks.
- Don't forget the duct tape! While it may seem simple, good ole' duct tape can be a handy, cost-effective emergency fix for everything from a ripped tarp or tent to blisters while hiking.
- Overloading your vehicle with gear can put too much stress on your tires, which increases the chance of a blowout while you're on the road. Check your owner's manual or tire information placard for the maximum recommended load limits.

At the campsite

- Be mindful of where you pitch your tent. You want to avoid any hazards such as dead tree limbs or rocks that have the potential to fall on your tent. It's also important to make sure you're not pitching your tent at a low point where rain water may pool under the tent.
- Do your part to prevent wildfires. Use the in-place fire rings, never leave a fire unattended, and when putting a fire out, make sure that all embers, coals and sticks are wet so your fire doesn't reignite while you're away from camp or sleeping.
- Properly handle your food during the trip either by bear lockers and dumpsters at the campsite or other bear-proof options like bear canisters. The last thing you want is a nosy bear poking around for a midnight snack in your camp.
- Keep an eye on the weather, especially if you're out hiking, biking or climbing away from camp. Storms can move quickly, so you may want to consider giving yourself extra time to get back to shelter if you see a storm moving in. If you're above tree line when a storm hits, head below tree line as quickly as possible while avoiding any isolated trees. If you're in an open field without shelter, find a low spot and crouch with your head low and feet together.

This digest is for information purposes only and provides general tips. Always consult with a licensed insurance professional for insurance coverage information and selection. Insurance underwritten by Farmers Ins. Exchange, Fire Ins. Exchange, Truck Ins. Exchange, Mid-Century Ins. Co., Civic Property & Casualty Co., Exact Property & Casualty Co., Neighborhood Property & Casualty Co., & affiliated insurance companies. In TX, insurance is underwritten by Farmers Ins. Exchange, Fire Ins. Exchange, Truck Ins. Exchange, Mid-Century Ins. Co., Texas County Mutual Ins. Co., Mid-Century Ins. Co. of Texas, & Texas Farmers Ins. Co. In NY, insurance is underwritten by Farmers Ins. Exchange, Truck Ins. Exchange, Mid-Century Ins. Co., & Farmers New Century Ins. Co., home office LA, CA. Life insurance issued by Farmers New World Life Ins. Co., 3003 77th Ave. SE, Mercer Island, WA 98040. Each insurer has sole financial responsibility for its own insurance. List of all insurers at farmers.com. Not all insurers are authorized in all states. Not all products, coverages, and discounts are available in every state. Restrictions, exclusions, limits, and conditions apply. See agent for details.

² National Parks Service: [irma.nps.gov/Stats/SSRSReports/National%20Reports/Annual%20Visitation%20Summary%20Report%20\(1979%20-%20Last%20Calendar%20Year](https://irma.nps.gov/Stats/SSRSReports/National%20Reports/Annual%20Visitation%20Summary%20Report%20(1979%20-%20Last%20Calendar%20Year)

³ U.S. Forest Service: fs.fed.us/recreation/safety/safety.shtml

AMERICA'S POPULAR PARKS

Fast facts



Yosemite National Park⁵

- 5 million visitors
- Temperatures in the summer range from the high 80s down to the 50s during the evenings and nights
- The park receives 95 percent of its precipitation between October and May



Grand Canyon National Park

- Nearly 6 million visitors
- The 277-mile canyon is 1 mile deep and up to 18 miles wide at some points
- Temperatures vary wildly depending on location and time of day ranging from highs of more than 100 in the Gorge Range to the mid-40s at night on the Northern Rim
- Monsoon season, which occurs in July and August, can bring significant amounts of wet weather to the area so pack accordingly



Great Smokey Mountain National Park

- 11 million annual visitors
- Eight hundred miles of hiking trails covering portions of Georgia, Tennessee and North Carolina
- Average temperatures in the mid-80s to 90s in the summer with 4-5 inches of precipitation each month, on average



WE KNOW FROM EXPERIENCE

Americans drove more than 286 billion vehicle miles last year in July, which made it the most heavily trafficked month in 2016.⁴

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⁴ Federal Highway Administration: [fhwa.dot.gov/policyinformation/travel_monitoring/16dectvt/16dectvt.pdf](https://www.fhwa.dot.gov/policyinformation/travel_monitoring/16dectvt/16dectvt.pdf)

⁵ National Park Service: [nps.gov/yose/planyourvisit/basicinfo.htm](https://www.nps.gov/yose/planyourvisit/basicinfo.htm)

